

# **MDI DISASTER RESPONSE PLAN**

In the event of a natural or other disaster which would require an extraordinary response by the State Insurance Department, the State of Missouri has adopted the following plan in advance to respond quickly and effectively to meet the insurance information needs of its citizens, and to coordinate Departmental resources with other state agencies in mitigating the effects of the disaster. Activation of the plan will be implemented at the call of the state Insurance Director or his designee.

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# ***MDI Disaster Response Plan Section I Contents***

## **Disaster Standing Committee**

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## Section I – Disaster Standing Committee

<b>Name</b>	<b>Title/Department</b>
<b>A.W. McPherson</b>	Chief Deputy Director, Chair of Standing Committee
<b>Brad Connor</b>	Director of Market Regulation, Disaster Coordinator
<b>Mike Woolbright</b>	Deputy Director of Market Regulation, Asst. Disaster Coordinator
<b>Tim Dwyer</b>	Information Systems
<b>Alan Prenger</b>	SEMA
<b>Randy McConnell</b>	Public Information Officer
<b>Susan Schulte</b>	Supervisor, Property and Casualty
<b>Andrea Routh</b>	Director, Consumer Affairs
<b>Joe Haverstick</b>	Financial Regulation
<b>Mike Duffeck</b>	Adjuster Licensing
<b>Eric Martin</b>	Legal
<b>Goldie Holzer</b>	Market Conduct

Upon notification of a significant disaster involving multiple Divisions of the Missouri Department of Insurance, the Chair should activate the Disaster Standing Committee. The purpose for this activation, should a significant disaster occur, is to insure an orderly flow of information between separate Divisions and Task Groups within the Department, to insure that efficient use of resources is maximized and any duplication between divisions removed. The committee should meet initially at a location specified by the chair or meet on a conference call initiated by the Chair. The Committee should implement the State of Missouri Emergency Operations Plan (SEOP). Appointments should be made to the specified task groups and assignments made. After appointments are made to each Task Area, updates on field and office activity will be forwarded to the Chair, or his designee, by the Task Leaders, giving updates on all activities and assignments. The Chair will then, on a routine basis, update the Director on the Department's operations. Requests for additional departmental assistance shall be forwarded to the Chair, or his designee, for assignment.

If the Department's operations are significant enough to involve a large number of individuals and agencies, the Chair may elect to establish a Command Post.

## **PROPOSED RESPONSE LEVELS**

Prior to initiating the Command Post, the Standing Committee must determine the response required by the catastrophe. The Department of Insurance has identified four major categories.

1. The first level is major damage to property but with only isolated individuals affected. For example hail or wind damage to a few homes in an area could be deemed the first level. The Department would track the individual claims to see that they were properly handled by the insurers.
2. The second level would be severe damage to a small geographic area such as a group of homes and/or property with many individuals affected. There will be general concern within the department and the claims will be carefully tracked. Depending on the severity of the damage the Department may or may not send personnel to the area.
3. The third level is one of catastrophic damage covering a wide area. This would be damage such as small floods, tornadoes that hit heavily populated areas, and earthquakes. Large numbers of people and area will be involved and will require a mobilized effort by the MDI to insure that the insureds are made 'whole'. Press releases and supervision over the claims adjusters will be required. SEMA will probably be involved at this point. There may or may not be a Governor's declaration.
4. The fourth and final level would be a catastrophe of a proportion such as the terrorist attacks on the World Trade Center and the Flood of 93. The impact upon the industry and the insureds will be of such nature that SEMA and possibly FEMA will then become directly involved. The Governor will have declared these areas 'disaster' areas and MDI will work through SEMA during the recovery process.

### ***A.) Command Post***

(for Command Post contact list, see Section III)

1. **Purpose:** To quickly establish a command post and necessary numbers and locations of field offices following the occurrence of a disaster. The Command Post should immediately function to transfer useful information to consumers in the affected area, while assisting the insurance industry in promptly assessing the size and extent of the damage.
2. **Location:** The command post will be located in the Truman Building, 5<sup>th</sup> Floor MDI Offices unless otherwise chosen by the chair due to necessity.
3. **Composition:** The command post and the regional offices will have the same composition to insure consistency in the information and services provided. The difference between the command post and the regional offices in this regard is that the individuals in the command post will have greater responsibility in managing the flow of information. Thus, those in the command post will be, in most instances, from the highest levels of the Department and from the top of the industry's coordinating team. Where possible, the Department's representative will either be the Director or his/her designee. Every effort will be made to assure that the appointed "staff person" will have some media experience.
4. **Duties:** One of the principal responsibilities of the Command Post will be to operate as the main communication conduit between the State Emergency Management Agency (SEMA) and Emergency Response Team (SERT) operations, MDI, the general public, the media, the insurance industry, etc. To perform in this capacity, those responsible for establishing the command post will need to develop several functions well before a disaster occurs. A contact list of the state agency people, members of the media and insurance industry personnel should be put together so those in charge can quickly begin assessing the problems and respond to them. Additionally, a speakers bureau to address the need to quickly get insurance claims information to those in the affected area should be established (see below). To facilitate these items and the other matters that need to be considered, such as the procedures for handling different types of catastrophic events, a command post group should be appointed immediately for a predetermined period of time.

## ***B.) Communications Network***

1. **Purpose:** To establish a communications network that will link consumers with insurance companies and the Department of Insurance whenever a catastrophic event occurs.
2. **The Command Post Task Group** will be charged with the responsibility of creating a "contact list" for quickly contacting people within the insurance industry, preferably individuals with the national trades and the state domestic trade so a large audience can be reached with just a few calls. Additionally, a contact person with two or three of the major property writers within the state should be part of the list as well. The list should also have a contact person with both the "Media Relations Task Group" and the "Consumer Information Hotline Task Group" (see end of this section) individuals with key state agencies should also be added.
3. **Speakers Bureau:** Another responsibility of the Command Post Task Group will be to develop a "speakers bureau" to quickly operate in the affected areas to answer questions at town meetings and other informational gatherings. The speakers bureau would act to supplement information provided through the media and other sources on how to quickly and effectively prepare insurance claims information. In order to facilitate the communication net, the command post will need to prepare an action plan for installation of phones at both the command post as well as all of the field offices. This should probably be undertaken in concert with the people from SERT so not only a coordinated approach is taken, but an opportunity is created for using that agency's phones in the early hours of any disaster.

### ***C.) Regional Office(s)***

1. **Purpose:** The St. Louis and Kansas City offices will be charged with addressing problems, solving them where possible and overseeing operations in the geographic areas where the regional office is responsible. While the composition and the basic duties will be the same as those of the command post, the regional office(s) will deal with the local problems and handle them from a closer vantage point. Where serious disputes or problems arise, the regional office will forward these back to the command post; otherwise, the regional office will manage their own operation and report only. It is imperative that Fred Schumpe and Director Collins remain at the Regional Office Operations center for command purposes. These centers will fall under the direction of the Command Post.
2. **Location:** Regional offices will be established at the existing location of the regional offices, unless indication from the Command Post shows a more appropriate location.
3. **Duties:** The regional office will be charged with channeling information within the zone the office has responsibility for. All requests for speakers, press contacts, and general insurance information will come through the Public Information Officer at the Central Office.. Additionally, all written material explaining how to prepare claims will be available through these outlets as well. The regional office will routinely report to the command post on daily activities. All problems that cannot be worked out locally will be sent to the Command Center for review. Department brochures (see Section II) or Disaster Response should be made widely available throughout regional office.

#### **Regional Office(s) Pool Members**

##### **MDI - St. Louis Office**

Fred Schumpe, Manager  
Wainwright Building  
615 E. 13<sup>th</sup> St., Room 510  
St. Louis, MO 63101  
PHONE: (314) 340-6830  
FAX: (314) 340-7668

##### **MDI - Kansas City Office**

Director Collins, Manager  
111 N. 7<sup>th</sup> St., Room 229  
Kansas City, MO 64106  
PHONE: (816) 889-2381  
FAX: (816) 889-2345

## ***D.) CONSUMER INFORMATION TASK GROUP***

The following are procedures to establish a consumer hotline in the event of a disaster in this State. The hotline will provide general information on insurance and will put the consumer in touch with their insurance company. Consumers should be encouraged to first contact their insurance agent, or failing that, their insurance company.

### **Hotline:**

- A) **Purpose:** 1) Provide consumers with information needed to get in touch with their insurance companies and the requisites to file a claim; and 2) convey necessary information to the Command Post and regional office(s).
- B) **Location:** The central hotline is located in the offices of the Director of Consumer Services.
- C) **Composition:** If a disaster is declared, the hotline should be immediately activated. The hotline should become a 24-hour service utilizing four six-hour shifts.

Regional offices might initially be made operational through the use of standby cellular telephones until wired phone links are dropped and established.

- D) **Communications:** The hotline staff should have a list of 800 numbers of the major property/casualty insurers in the state as well as the list of Command Post Regional offices and other emergency agency numbers to be used in the event of a disaster. A communication telephone tree should be established to notify hotline workers what shifts they will be staffing after the Department of Insurance has declared a disaster. Hotline staff will also be provided with a communications kit, which will be used to inform consumers about the claim procedures.



### ***E.) Media Relations Task Group***

**1.) Purpose:** The purpose of this task group is to create a central source for media information relevant to disaster insurance and the Disaster Plan Response activities. It should prepare news releases on steps to take before, during and after a disaster; produce brochures on preparedness (see Section II for suggested consumer guides); dispatch speakers to various locations as needed (see Section II B); and maintain contact with all media.

**2.) Activities:** The Group should distribute its advisories and brochures to units of government throughout the state so that they may reproduce them for local residents. The NAIC should be contacted for assistance in bulk reproduction. The Media Relations Group should be in constant contact with SERT to coordinate media announcements.

The Group should contact news organizations throughout the state with a Media Advisory. This Advisory notifies news agencies that the Missouri Department of Insurance is the primary source for obtaining and forwarding information relative to insurance and a disaster.

Much of the information will be obtained from designated liaison persons stationed at each command post. The Media Task Group should be in constant touch with the command post and regional offices to coordinate the information flow. This system is to make sure that information being supplied to the media is consistent, accurate and up-to-the-minute.

**3.) Composition:** Representatives of trade groups, as well as media specialists employed by the member insurance companies, should augment forces as needed. A list of the pool available should be compiled and continually updated with this manual.

## ***MDI Disaster Response Plan Section II Contents***

### **State Emergency Response Team Activities**

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## **Section II State Emergency Response Team Activities**

### ***A. Standard Operating Procedures In Support of State Emergency Response Team***

#### **Purpose and Scope**

The following information is intended to be used as a guideline by those agencies directly and indirectly involved in fulfilling responsibilities as identified in the State of Missouri Emergency Operations Plan (SEOP).

It is hoped this document will clarify and identify lines of communications and command procedures that interface with existing procedures by other agencies.

The initial notification of impending or current status will come from the State Emergency Management Operations Office (SEMA) to Connor, Woolbright, or McPherson. Notification of other personnel shall follow Department SOP's.

## ***B.) STATE EMERGENCY RESPONSE TEAM OPERATIONS***

### **1.0 INITIAL RESPONSE**

The following information is intended to inform all personnel of the operational procedure to be followed for SERT operations by the above listed divisions. All divisions within Department of Insurance that may be called upon to assist during SERT emergencies or during recovery missions should be informed as to the command and control procedures used by this division which has the designated responsibility of direction and control for emergency personnel during disasters.

### **2.0 NOTIFICATION ROUTE**

Notification shall follow the same route as the current chain of command, starting with the Deputy Director.

Statewide Emergency Plan activated

#### **PROCEDURES:**

1. State EOC and MDI operations fully staffed.
2. Field staff instructed to respond to assigned areas.
3. Computer listing of all resources updated.
4. Staging areas activated.

### **RECOVERY OPERATIONS**

All appropriate employees must use command and control procedures already in place in the disaster area. We suggest that training be made available to make involved personnel aware of this management system.

### **3.0 DEFINITIONS**

The following abbreviations and terms are intended for use within this document in conjunction with internal procedures already agreed upon by the Missouri Department of Insurance.

#### **3.1 ACS**

Area Command Sites

#### **3.2 DEM**

Division of Emergency Management, Department of Crime Control and Public Safety

#### **3.3 MDI**

Missouri Department of Insurance

### **3.4 LEOC**

Local Emergency Operations Center. A team of 2-4 OEMS and MDI personnel will be assigned to local EOC. They should alternate 12-hour shifts, monitor activity and relay requests/information to OPERATIONS. These persons will also be utilized "on scene" as necessary.

### **3.5 SEOC**

State Emergency Operations Center

### **3.6 SOP**

Standard Operating Procedures

## **4.0 OPERATING PROCEDURES FOR THE MDI STAFF**

4.1 "Activation" requires that staff member(s) make lodging arrangements and report to location specified when notified of "activation".

4.2 Upon arrival at specified location (EOC or field) the staff member(s) report to Command and advise Command of purpose in being at location.

### ***C.) Recovery and Damage Assessment Operations***

In the event of a catastrophe, either localized or covering large regions, it becomes necessary to assist in gaining quick and necessary information concerning the magnitude of the disaster. This assists in determining information for Federal Declaration of Disaster, as well as assisting insurance industry personnel in preparing to serve the consumers needs. In this situation, the State Emergency Management Agency may call upon the Department of Insurance, through it's Emergency Response Team (SERT) agreements, to establish assessment teams, which are staffed by Department of Insurance Personnel. These teams may be established upon request of the Department of Insurance's Command Post established under this plan, or upon request of the State Emergency Management Agency (SEMA).

### ***D.) Emergency Adjuster Registration Information***

The Missouri Department of Insurance has in place an emergency rule governing the registration of adjusters for services in areas designated as disaster or catastrophic zones. The purpose of this rule is to assist the Governor in the performance of his duties under Chapter 44.RSMo, and to prevent unscrupulous persons from taking advantage of the insurance buying public with regard to the current emergency arising from the recent disaster and/or catastrophic events.

Under this rule no person may operate as an adjuster in a currently designated disaster area unless they have registered with the Missouri Department of Insurance and holds a company issued adjuster identification card. This card must be exhibited to any prospective client.

### ***E.) Disaster Recovery Centers (DRC's)***

In the event of a catastrophe, either localized or covering large regions, it becomes necessary to assist consumers in gaining quick and necessary information and assistance for their insurance needs. These needs may range from questions of coverage, to information on obtaining construction contacts and quotes. In this situation, the State Emergency Management Agency may call upon the Department of Insurance, through it's Emergency Response Team (SERT) agreements, to establish Disaster Assistance Centers, which are staffed by Department of Insurance personnel, as well as insurance industry professionals. These center's (DRC's) may be established upon request of the Department of Insurance's Command Post established under this plan, or upon request of State Emergency Management Agency (SEMA). In either case, the number and location of these centers shall be specified.

The Consumer Services Division shall work to set up and man these DRC's by assigning appropriate Departmental personnel, as well as requesting and providing for assistance from insurance companies. The Consumer Services Division shall maintain a call up list of personnel, both departmental and industry, who may serve at various locations in this capacity.

Whenever possible, these DRC's shall be established in conjunction with existing field offices.

## DRC Center Available Personnel

Name	Association	Work Phone
Abel, Jennifer	Dept. of Insurance	(573) 751-4363
Amann, Cindy	Dept. of Insurance	(573) 526-3681
Casey, Jim	Dept. of Insurance	(573) 751-1953
Christian, Betty	Dept. of Insurance	(573) 526-1589
Duncan, Janet	Dept. of Insurance	(573) 751-0794
Garber, Diane	Dept. of Insurance	(573) 751-5121
Gregg, Charlotte	Dept. of Insurance	(573) 751-1956
Holzer, Goldie	Dept. of Insurance	(573) 751-2425
Homfeldt, Tammy	Dept. of Insurance	(573) 751-1927
Hope, Steve	Dept. of Insurance	(573) 751-6798
Howser, John	Dept. of Insurance	(573) 751-1713
Kilpatrick, Donna	Dept. of Insurance	(573) 526-3412
Kolb, Mary	Dept. of Insurance	(573) 526-4913
Kreasky, Aleecia	Dept. of Insurance	(573) 751-3497
Muenks, Michelle	Dept. of Insurance	(573) 526-6768
Pritchard, Lucy	Dept. of Insurance	(573) 751-1945
Randolph, Kathryn	Dept. of Insurance	(573) 751-8880
Relford, Teresa	Dept. of Insurance	(573) 751-6698
Sadler, Elsie & husband	Dept. of Insurance	(573) 526-7614
Schmitz, Schmitz	Dept. of Insurance	(573) 751-3038
Scott, Tyanna	Dept. of Insurance	(573) 751-2430
Volkmer, Robert	Dept. of Insurance	(573) 526-3410
White, Molly	Dept. of Insurance	(573) 526-4106

**Please note that all ‘volunteers’ will be appropriately trained to answer the questions expected to be posed during a catastrophe. They will be given a handbook of answers that are relevant to Missouri to prevent confusion with other state regulations. This handbook is attached as Appendix C in this ‘Plan’.**



## **Company Readiness**

The Division of Financial Regulation (DFR) will monitor on an on-going basis all major writers in this state whether foreign or domestic as to their ability to survive and function after any type of disaster whether natural or man-made.

DFR will monitor company readiness for any possible disaster by using our current skill sets in financial analysis to identify those companies subject to risk of a disaster situation. We will survey both foreign and domestics that appear to be in trouble.

DFR will identify those key components of potential priority companies through the use of information systems, their exposure to certain large losses such as the trade center situation and politically sensitive targets such as insurers in a holocaust situation.

DFR will identify actions to take to assist companies as well as identify the remedies expected. We will identify what to do after a company has developed such disaster-related problems and what types of companies are more important during disasters of different types.

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## Section III Contacts

### *A.) Emergency Command Post Contact List*

NAME	OFFICE #	E-MAIL
Scott Lakin, Director	(573) 751-1927	slakin@sdcnotes.state.mo.us
A.W. McPherson	(573) 751-2562	amcPhers@sdcnotes.state.mo.us
Brad Connor	(573) 751-1955	bconnor@sdcnotes.state.mo.us
Mike Woolbright	(573) 526-2933	mwoolbri@sdcnotes.state.mo.us
Allan Prenger	(573) 526-9114	aprenger@mail.state.mo.us
Randy McConnell	(573) 526-4845	rmcconne@sdcnotes.state.mo.us
Suzie Schulte	(573) 751-3365	sschulte@sdcnotes.state.mo.us
Joe Haverstick	(573) 526-5235	jhaverst@sdcnotes.state.mo.us
Andrea Routh	(573) 751-8887	arouth@sdcnotes.state.mo.us
Tim Dwyer	(573) 751-1952	tdwyer@sdcnotes.state.mo.us
Eric Martin	(573) 751-2619	<a href="mailto:emartin@sdcnotes.state.mo.us">emartin@sdcnotes.state.mo.us</a>
Michael Duffeck	(573) 751-4540	mduffeck@sdcnotes.state.mo.us
Goldie Holzer	(573) 751-2425	gholzer@sdcnotes.state.mo.us

***B.) Consumer Information Hotline Numbers  
Top 20 Writers by Premium Volume in Missouri***

Name/Association	Phone NUMBER
Shelter Mutual	(573) 214-4265 or (573) 214-4366
American Security Insurance	(800) 421-3535
American Family Mutual	(800) 374-1111
State Farm Mutual Automobile	(877) 278-4506
State Farm Fire & Casualty	(877) 278-4506
Safeco Insurance Co. of America	(206) 545-5681
Federal Insurance	(800) 252-4670
National Union Fire of Pittsburgh	No specific phone #
Automobile Club Inter-Ins Exchange	(800) 222-7623, x5365
Liberty Mutual Fire Insurance	(800) 526-1547
American Standard Ins. Of Wisconsin	(800) 374-1111
Mid Century Insurance	(800) 394-0856
Farm Bureau Town & Country	(877) 322-5246
Missouri Employers Mutual	(800) 442-0591
Allstate Insurance	(800) 547-8676
Farmers Alliance Mutual	(888) 344-4343
FEMA	(800) 462-9029
National Flood Insurance Program	(800) 638-6620

*C.) Missouri Department of Insurance Contacts*

530 Truman Building, Jefferson City, MO 65101 (573) 751-4126

EMERGENCY AND/OR SECURITY . . . . .(573) 522-2222

<b>Title or Division</b>	<b>Name</b>	<b>Phone Number</b>
Assistant Director of MDI	Jones, Kevin	(573) 526-8708
Claims	Routh, Andrea	(573) 751-8887
Consumer Services	Routh, Andrea	(573) 751-8887
Deputy Director of MDI	McPherson, A.W.	(573) 751-2640
Director of MDI	Lakin, Scott	(573) 751-1927
Financial Examination	Haverstick, Joe	(573) 526-5235
Financial Regulation Director	Schmidt, Kirk	(573) 526-4877
Health Organizations/Company Analysis	White, Molly	(573) 522-8767
Information Systems	Dwyer, Tim	(573) 751-1952
Investigations	Turner, Kathryn	(573) 751-1922
Legal Division	Garber, Diane	(573) 751-2619
Legal Division	Martin, Eric	(573) 751-2619
Legislative Counsel	Doerner, Mark	(573) 751-3365
Licensing	Duffeck, Michael	(573) 751-4540
Life and Health	Casey, Jim	(573) 751-4363
Managed Care & Health Benefits	White, Molly	(573) 522-8767
Market Regulation Director	Connor, Brad	(573) 751-1955
Market Regulation Deputy Director	Woolbright, Mike	(573) 526-2933
Media Relations	McConnell, Randy	(573) 526-4845
Property and Casualty	Schulte, Susan	(573) 751-3365
Self-Insured Workers Compensation Analysis	Schulte, Susan	(573) 751-3365
Support Services	Gerling, Shirley	(573) 751-1942

The email address for MDI employees is: [userid@mail.state.mo.us](mailto:userid@mail.state.mo.us) - the USERID is the first initial followed by the last name not to exceed 8 characters (be sure to use lower case letters).

#### *D) Emergency Management Assistance Compact*

The Emergency Management Assistance Compact (EMAC) is a mutual aid agreement and partnership between states that exists because, from hurricanes to earthquakes and from wildfires to terrorism, all states share a common enemy: the constant threat of disaster.

EMAC allows states to assist one another during emergencies. Out of state aid through EMAC helps fill the shortfalls that appear when state and local resources are overwhelmed and federal assistance is either unavailable or inadequate. EMAC establishes a firm legal foundation by ensuring that states that offer help will be reimbursed for their expenses. EMAC also provides fast and flexible assistance. A state is not obligated to help if they are unable to and these procedures also dispense with bureaucratic wrangling.

## *E.) Missouri Insurance Association Contacts*

### **MISSOURI INSURANCE COALITION**

220 Madison St - 3<sup>rd</sup> Floor  
Jefferson City, MO 65101  
Executive Director: Calvin Call  
Director of Government Affairs: Brent Butler  
Phone: (573) 893-4241  
Fax: (573) 893-4996  
E-mail Address: [moins@midamerica.net](mailto:moins@midamerica.net)  
Internet Address: [www.moinsurancecoalition.com](http://www.moinsurancecoalition.com)

### **MISSOURI ASSOCIATION OF INSURANCE AGENTS**

2701 Industrial Drive  
Jefferson City, MO 65109  
Executive Vice President: Larry Case  
Phone: (573) 893-4301  
Fax: (573) 893-3708  
E-mail Address: [maia@socket.net](mailto:maia@socket.net)  
Internet Address: [www.missouriagent.org](http://www.missouriagent.org)

### **MISSOURI ASSOCIATION OF MUTUAL INSURANCE COMPANIES**

PO Box 864  
Sikeston, MO 63801  
President/General Manager: Ron Borders  
Phone: (573) 471-1534  
Fax: (573) 471-8618  
E-mail Address: [mamic@ltd.net](mailto:mamic@ltd.net)  
Internet Address:

### **NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES**

3601 Vincennes Rd  
Indianapolis, IN 46268  
Key Executive: Larry Forrester  
Chief Communications Officer: Charles Chamness  
Phone: 317-875-5250  
Fax: 317-879-8408  
E-mail Address: [lforrester@namic.org](mailto:lforrester@namic.org) or [cchamness@namic.org](mailto:cchamness@namic.org)  
Internet Address: [www.namic.org](http://www.namic.org)

**INSURANCE SERVICES OFFICE**

2828 E. Trinity Mills Road, Suite 315

Carrollton, TX 75006

Assistant Regional Manager: Don Beckel

Phone: 214-390-1825 ext. 224

Fax: 214-390-1975

E-mail Address: [DBECKEL@ISO.COM](mailto:DBECKEL@ISO.COM)

Internet Address: [www.iso.com](http://www.iso.com)

**NATIONAL ASSOCIATION OF INDEPENDENT INSURERS**

2600 River Road

Des Plaines, IL 60018

Counsel: Ann Weber

Phone: 847-297-7800 ext. 320

Fax: 847-297-5064

E-mail Address: [Aweber@naii.org](mailto:Aweber@naii.org)

Internet Address: [www.naii.org](http://www.naii.org)

**AMERICAN INSURANCE ASSOCIATION**

5750 Old Orchard Rd., Suite 340

Skokie, IL 60077

VP-Midwest Region: Paul Blume

Phone: 847-470-1070

Fax: 847-470-1414

E-mail address: [pblume@mw.aiadc.org](mailto:pblume@mw.aiadc.org)

Internet address: [www.aiadc.org](http://www.aiadc.org)

**ALLIANCE OF AMERICAN INSURERS**

3025 Highland Parkway, Suite 800

Downers Grove, IL 60515

State Manager: Kirk Hansen

Phone: 630-724-2125

Fax: 630-724-2190

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